



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

McDOWELL POSTERNOCK APPELL & DETRICK, PC
Ellen M. McDowell
46 West Main Street
Maple Shade, New Jersey 08052
Telephone: (856) 482-5544
Facsimile: (856) 482-5511

Attorneys for the Debtor

Order Filed on March 8, 2016 by
Clerk U.S. Bankruptcy Court
District of New Jersey

In re:

KONSTANTINOS TZITZIFAS,

Debtor.

Case No. 14-20608-GMB

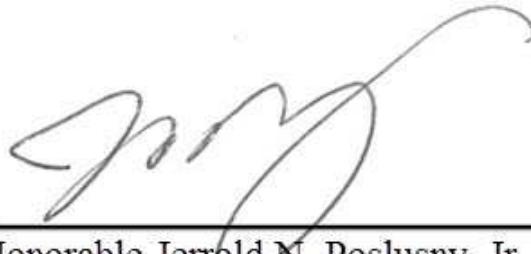
Chapter 11

Honorable Jerrold N. Poslusny,
Jr.

**CONSENT ORDER GRANTING GENERAL DISCHARGE NOT TO INCLUDE THE
LIABILITY ASSERTED BY THE NEW JERSEY DIVISION OF TAXATION**

The relief set forth on the following pages numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 8, 2016


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

1. On May 24, 2014, the Debtor, Konstantinos Tzitzifas (“Debtor”) filed a voluntary petition under Chapter 11 of the United States Bankruptcy Code.

2. The Debtor filed a Plan of Reorganization which was confirmed by this Court by Order dated November 28, 2015.

3. The Plan provided that the Debtor would make a one-time payment to unsecured creditors in the amount of \$110,000 to be paid pro rata to general unsecured creditors holding allowed claims.

4. On November 10, 2015, the Division of Taxation filed a Proof of Claim asserting liability in the amount of \$139,028.25 arising from an audit conducted by the Division respecting a corporation partially owned by the Debtor.

5. The Division amended its claim on January 15, 2016 to modify the amount due claimed.

6. The Debtor filed an objection to the Division’s Proof of Claim on November 18, 2015. The objection has not yet been resolved by the Court.

7. The Debtor filed a Report of Initial Distribution certifying that he paid the \$110,000 to unsecured creditors as required by the Plan.

8. The Debtor then filed a Motion for Discharge seeking a discharge of the remaining unsecured debt.

9. The Division of Taxation objected to the Motion, asserting that the Debtor is not entitled to a discharge from its claim which has yet to be resolved by the Court.

10. After conferring, the Debtor and the Division have agreed that the discharge of the Debtor’s unsecured debts to all entities other than the Division of Taxation is appropriate.

Upon the consent of the Debtor and the Division, and for good cause shown, it hereby

ORDERED that a discharge under 11 U.S.C. § 1141 is granted to KONSTANTINOS TZITZIFAS as to all debts other than those alleged to be owed the Division per its Proof of Claim; and it is further

ORDERED that the dischargeability of the Division of Taxation Debts will be determined pursuant to a further Order of this Court.

The undersigned hereby consent to the form and entry of this Order:

McDOWELL POSTERNOCK APELL & DETRICK, PC
Attorneys for the Debtor

By: /s/ Ellen M. McDowell
Ellen M. McDowell

DEPUTY ATTORNEY GENERAL
TAX BANKRUPTCY DEBT RECOVERY SECTION

By: /s/Ramanjit Chawla
Ramanjit Chawla

United States Bankruptcy Court
District of New Jersey

In re:
Konstantinos Tzitzifas
Debtor

Case No. 14-20608-JNP
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Mar 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2016.

db +Konstantinos Tzitzifas, 12 South Princeton Avenue, Wenonah, NJ 08090-1935
atty +McDowell Posternock Law, PC, 46 West Main Street, Maple Shade, NJ 08052-2432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2016 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor Konstantinos Tzitzifas cboyle@mpadlaw.com,
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com;
kshaffer@marcuslaw.net
Elizabeth L. Wassall on behalf of Creditor Ocwen Loan Servicing, LLC cblack@udren.com,
ewassall@udren.com
Ellen M. McDowell on behalf of Debtor Konstantinos Tzitzifas emcdowell@mpadlaw.com,
kgresh@mpadlaw.com
Harold G. Cohen on behalf of Creditor TD Bank, N.A. hcohen@dilworthlaw.com,
rspinella@dilworthlaw.com
Jerry R. DeSiderato on behalf of Creditor TD Bank, N.A. jdesiderato@dilworthlaw.com,
jabed@dilworthlaw.com
John R. Morton, Jr. on behalf of Creditor Toyota Motor Credit Corporation, servicer for
Toyota Lease Trust mortonlaw.braig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.braig@verizon.net,
donnal@mortoncraig.com;mhazlett@mortoncraig.com
Ramanjit K. Chawla on behalf of Creditor State Of New Jersey Division Of Taxation
ramanjit.chawla@dol.lps.state.nj.us
Veroneque Annette Theresa Blake on behalf of Creditor Ocwen Loan Servicing, LLC
cblack@udren.com, vblake@udren.com

TOTAL: 9